

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Loan to Deposit Ratio* (LDR) dan *Net Interest Margin* (NIM) melalui *Non Performing Loan* (NPL) sebagai variabel intervening terhadap Profitabilitas pada bank umum yang terdaftar di Bursa Efek Indonesia (BEI). Populasi pada penelitian ini adalah bank-bank umum yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2013 sampai 2016. Teknik pengambilan sampel yang digunakan adalah *purposive sampling* dan diperoleh 9 bank yang memenuhi kriteria sebagai sampel penelitian. Metode statistik yang digunakan adalah statistik deskriptif dan analisis jalur yang digunakan untuk menguji pengaruh langsung LDR, NIM dan NPL terhadap Profitabilitas, serta pengaruh tidak langsung LDR dan NIM melalui NPL terhadap Profitabilitas.

Hasil penelitian menunjukkan bahwa LDR berpengaruh positif signifikan terhadap NPL serta berpengaruh negatif signifikan terhadap Profitabilitas. NIM berpengaruh positif tidak signifikan terhadap NPL serta berpengaruh positif signifikan terhadap Profitabilitas. NPL berpengaruh negatif signifikan terhadap Profitabilitas. Hasil pengujian menunjukkan bahwa LDR secara tidak langsung berpengaruh terhadap Profitabilitas, sedangkan NIM secara tidak langsung tidak berpengaruh terhadap Profitabilitas. Hasil ini menunjukkan bahwa NPL memediasi pengaruh LDR terhadap profitabilitas.

Kata Kunci: Bank-Bank Umum, *Loan to Deposit Ratio*, *Net Interest Margin*, *Non Performing Loan* dan Profitabilitas.

ABSTRACT

This research is aimed to find out the influence of Loan to Deposit Ratio (LDR) and Net Interest Margin (NIM) through Non Performing Loan (NPL) as the intervening variable to the profitability of commercial banks which are listed in Indonesia Stock Exchange (IDX). The population is all commercial banks which are listed in Indonesia Stock Exchange (IDX) from 2013 to 2016 periods. The sample collection technique has been carried out by using purposive sampling and 9 banks which have met the criteria have been selected as samples. The statistics method has been carried out by using descriptive statistics and path analysis which has been applied to examine the direct influence of LDR, NIM and NPL to the profitability and the indirect influence of LDR and NIM through NPL to the profitability.

The result of the research shows that LDR gives positive significant influence to the NPL and it gives negative significant influence to the profitability. NIM gives positive insignificant influence to the NPL and it gives positive significant influence to the profitability. NPL gives negative significant influence to the profitability. The result of the research shows that LDR gives indirect influence to the profitability where as NIM does not give any indirect influence to the profitability. The result describes that NPL mediates the influence of LDR to the profitability.

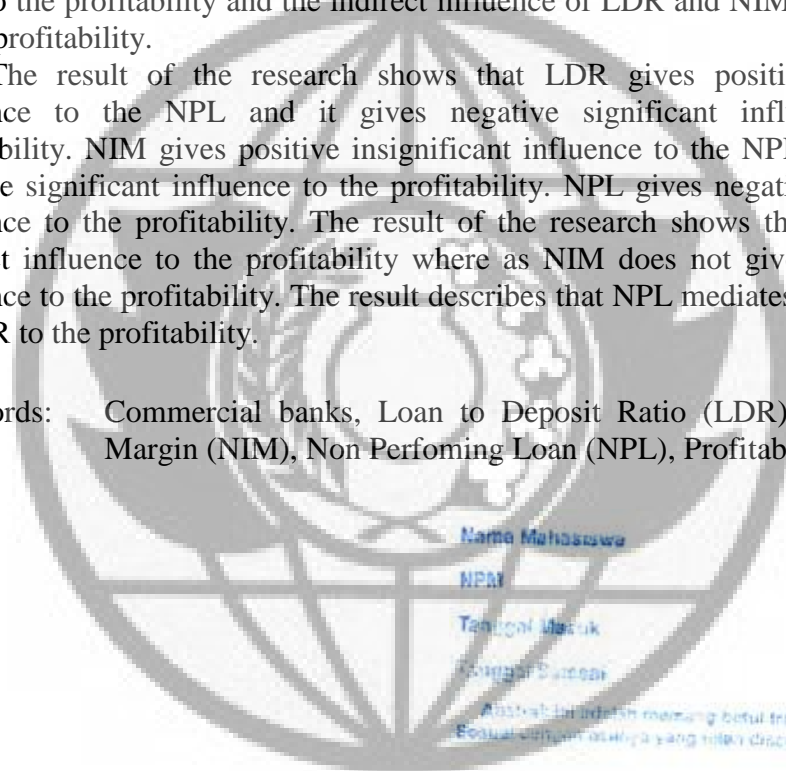
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